

The amendments are to be made effective as of February 05, 2026.

The following changes have been made to the "Banking Service Conditions" published on the website www.procreditbank.ge:

1. A transitional provision with the following content shall be added to Article 7, paragraph 25 of the "Banking Service Conditions", which shall enter into force as of April 1, 2026 (the former wording of paragraph 25 shall be repealed as of April 1, 2026):

"[According to the Law of Georgia on Deposit Insurance System, from April 1, 2026, the amount in deposits/accounts of all depositors, regardless of the number of deposits/accounts, is insured at each commercial bank and microbank and will be reimbursed by the Deposit Insurance Agency within the limit of GEL 50,000. The amounts in all depositor accounts with commercial banks and microbanks are automatically insured without extra costs for depositors. For more information, please visit the website of the LEPL Deposit Insurance Agency at www.diagency.ge. *(effective as of April 1, 2026)*]"

2. An amendment shall be made to the text of the "Banking Service Conditions", and the term "FlexCard" shall be removed from the said document.
3. The following Section VIII² and Article 25² shall be added to the "Banking Services Conditions":

"Section VIII² – Email Bank Service

Article 25². Terms and Conditions of Email Bank Service

1. The entitlement to access Email Bank services is conferred upon PI customers enrolled in the "Premium" banking product package, provided they are assigned a personal PI Advisor, has a preagreed email address and have executed an Email Bank Service Activation Agreement with the Bank.
2. To obtain a specific service within the framework of Email Bank services, the Customer is required to contact the PI Advisor and provide the necessary information and details pertinent to the requested service.
3. The PI Advisor will systematically document the order received from the Customer in the Bank's program. If deemed necessary, based on the nature of the service requested, the PI advisor will also conduct an identity verification of the Customer.
4. The provision of the specific Email Bank service is contingent upon the Customer successfully completing a verification procedure as required by the Bank and adhering to the conditions set forth by the Bank. This verification will be executed using a one-time code, which the Customer will receive during a telephone conversation intended for obtaining a particular service remotely.

Furthermore, the Bank reserves the right to employ alternative methods authorised by law for the Customer's authorisation, identification, and/or verification. The Bank will determine the specific process to be engaged in each individual case. In the event of unsuccessful identification and/or if verification proves impossible, the Bank retains the authority to decline and/or refrain from fulfilling the Customer's request.

5. List of operations permitted via email banking:

5.1 Provision of information pertaining to bank accounts;

5.2. Establishment of a deposit;

5.3. Transfer of funds in the national currency to one's own account or to another party's account;

5.4. Currency conversion;

5.5. Activation or cancellation of the automatic orders service;

5.6. Partial or full repayment of a loan;

5.7. Activation or deactivation of the offset functionality;

5.8. Execution of other operations as established by the Bank.

6. The Bank is authorised, in accordance with the legislation of Georgia and its internal policies and procedures, as well as the service-associated risks, to request that the Customer provide additional information and/or documentation as deemed necessary for the fulfilment of each specific service. Consequently, the Customer acknowledges that the Bank will be able to offer a specific Email Bank service only after the requested information and/or documentation has been completely submitted.

7. The Bank reserves the right to deny the Customer's request if there are security concerns or if the request is deemed suspicious by the Bank.

8. In relation to the Email Bank services, please note that the Bank's designated email address is geo.emailbank@procredit-group.com.

9. The Bank shall not be held liable for any damages or expenses incurred by the Customer as a result of the inability to provide services or any defects arising from the incorrect or incomplete submission of the agreed-upon email address by the Customer. Furthermore, the Bank is not responsible for any damages or expenses incurred by the Customer resulting from the unauthorised use of the agreed-upon email address.

10. The Bank is authorised to automatically cancel the Customer's request if there is insufficient available balance in the Customer's relevant account at the time the Bank executes the request.

11. The Bank retains the authority, at its sole discretion and without the necessity for additional consent or acceptance from the Customer, to unilaterally establish a commission fee for the Email Bank service or for transactions conducted within the framework of the e-banking service at any time. Furthermore, the Bank may amend the amount of the applicable commission fee, as well as the procedures governing its accrual and payment.

12. The Customer is required to review the service tariffs before submitting each request. The tariffs are available on the Bank's official website, www.procreditbank.ge. The Customer must make payments through e-mail banking and cover any applicable fees associated with the specific services requested, according to the tariffs in effect when the request is submitted. Consequently, the Bank reserves the right to deduct the applicable commission fees from any of the Customer's accounts without needing additional consent, as per the tariffs in place at the time of the request.

13. To ensure the security of services and the protection of confidential information, the Customer is required to provide written notification to the Bank at least two (2) banking days in advance of any temporary suspension, termination, or modification of the designated email address. This notification is also necessary in the event of any loss of access, possession, or management of the email address.

14. Email Bank services are accessible during the Bank's designated business days and operating hours.

15. The Customer acknowledges that the continuous provision of the Email Bank service is dependent on various electronic and network technologies sourced from multiple suppliers. Consequently, the Bank endeavours to utilise all available measures to fulfil the orders received from the Customer; however, it cannot guarantee the consistent receipt of such orders. As a result, the Customer understands that the processing and execution of orders submitted to the Bank, as well as the provision of information, may be subject to delays, interruptions, or disruptions. The Bank shall not be held liable for any direct or indirect losses, damages, or expenses incurred by the Customer as a consequence of such delays or non-receipt.

16. The Customer acknowledges that the Email Bank service relies on the possession, ownership, and management of the designated email address. Therefore, the Customer agrees to promptly notify the Bank in the event of any loss of access to or ownership of the designated email address. Furthermore, the Customer must inform the Bank of any circumstances that may jeopardise the secure provision of services or pose a threat to such security.

17. The Bank reserves the right, at its sole discretion, to periodically request verification of the Customer's email address in accordance with the rules and conditions established by the Bank. Should any of the circumstances outlined in this Article arise, or if there is a perceived threat, the Bank is authorised to suspend, limit, or revoke the Customer's access to the Email Bank services.

18. The Bank reserves the right to unilaterally modify the terms and conditions of the Email Bank service without requiring additional consent from the Customer. This may include, but is not limited to, the explicit expansion or reduction of the services offered, as well as the termination or temporary suspension of the e-Email Bank service. The Customer will be duly notified in accordance with the procedures and timelines established by the legislation of Georgia.

19. The Customer acknowledges that any notification and/or offer received through the designated email, as well as any consent or confirmation expressed by the Customer via that email, shall be regarded as a valid expression of intent, notification, consent, and offer made by the Customer.

20. To facilitate the provision of Email Bank services by the Bank, the Customer is required to furnish all necessary information and documentation pertinent to the banking operation or service requested. The Bank reserves the right to decline the fulfilment of the Customer's request or to withhold the provision of the service in the absence of the requisite information or documentation.

21. The Customer acknowledges and consents that, within the scope of the Email Bank service, it is feasible to express or confirm consent to contracts, agreements, attachments, and various types of documents using the designated email. Consequently, the Customer understands that the confirmation of any document or information (including contracts) transmitted by the Bank from the designated email will be regarded as equivalent to the Customer's personal signature on the original document. Therefore, the document, information, or contract confirmed in this manner shall not be subject to dispute solely on the grounds that it lacks the Customer's physical signature.

22. The Bank is authorised to retain all correspondence and communications conducted through the Email Bank service for a duration determined by the Bank. The Customer acknowledges and consents to the fact that any data, documents, or information submitted to the Bank within the context of the Email Bank service may be used by the Bank as evidence. Furthermore, the Customer understands that the aforementioned data, documents, and information are the property of the Bank and possess the legal validity conferred by relevant legislation.

23. If the Bank declines to fulfil a request submitted by the Customer, the Bank shall inform the Customer by sending a notification to the designated email address from the Bank's official email.

24. Any conditions that are not addressed within these terms and conditions for Email Bank services shall be subject to the regulations and procedures established by the Bank.”

4. The following Section XII shall be added to the “Banking Services Conditions”:

“Section XII – Money Transfers

Article 34. Fast money transfers – InteliExpress

1. InteliExpress serves as an international money transfer system that facilitates the swift sending and/or receiving of funds across various countries worldwide.

2. Money transfer withdrawals at JSC ProCredit Bank are exclusively available to individuals who maintain an account with the Bank. Clients are not permitted to initiate money transfers.

3. Money transfers may be withdrawn both within the territory of Georgia and from locations outside the country.

4. A comprehensive list of countries from which money transfers can be withdrawn, along with the applicable fees, will be made accessible through the Bank's digital service channels and on the official website at www.procreditbank.ge. The Client acknowledges that the Bank retains the right, at its discretion and without the necessity of obtaining the Client's further consent, to restrict the withdrawal or receipt of money transfers from specific countries. Furthermore, the Bank may elect to add additional countries to the approved list as it sees fit.

5. The Bank is authorised to establish a service fee for the money transfer withdrawals. Information regarding this fee will be made available through the Bank's digital channels and within the tariff document, which can be accessed on the Bank's official website. The Client is required to review

the applicable fee for each money transfer withdrawal prior to executing the withdrawal. Accordingly, by proceeding with the withdrawal, the Client affirms that he or she has acknowledged the fee associated with the transaction.

6. In order to complete the money transfer withdrawal, the Client must possess the unique code associated with the transaction.

7. The money transfer withdrawals using digital channels are permitted at any time.

8. For domestic money transfers, withdrawal may be conducted in the following currencies: Georgian Lari (GEL), Euro (EUR), and United States Dollar (USD). In the case of international money transfers, withdrawal may be carried out in Euro (EUR), United States Dollar (USD), and British Pound Sterling (GBP).

9. In the event that the Client does not have an account denominated in the currency of the money transfer, the transfer may be withdrawn through conversion to an account in the currency specified by the Client. The Client shall incur no additional fees for the conversion process.

10. The number of money transfer withdrawals permitted per Client is restricted to a maximum of three (3) money transfers each day. Additionally, the monetary limit for each transfer shall not exceed USD 20,000 or its equivalent in the relevant currency, based on the official exchange rate set by the National Bank of Georgia at the time of withdrawal.

11. JSC ProCredit Bank (ID No. 204851197, with the address at No. 21, Al. Kazbegi Ave., Tbilisi, Georgia) will collect and process information regarding income derived from money transfers, which will be submitted to the Credit Information Bureau in accordance with the stipulations set forth by Georgian legislation. This information on income from money transfers is processed for the purpose of evaluating the customer's creditworthiness and will be accessible to lending institutions that are part of the Credit Information Bureau, as per the procedures established by applicable law.

Upon the request of the data subject or customer, the data controller shall rectify, update, supplement, restrict, delete, or destroy any data that is incomplete, inaccurate, outdated, or was collected and processed in contravention of legal regulations.

12. In the event that the Client declines to provide their information to the Credit Information Bureau, they are required to complete the appropriate application form (Customer's Refusal to Provide Data to the Credit Information Bureau) through the designated digital channels prior to each withdrawal."